

**DEPARTEMEN PENDIDIKAN NASIONAL  
FAKULTAS EKONOMI UNIVERSITAS AIRLANGGA**

**PROGRAM STUDI : EKONOMI PEMBANGUNAN**

**DAFTAR NO : .....**

**ABSTRAK**

**SKRIPSI SARJANA EKONOMI**

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**TAHUN PENYUSUNAN : 2016**

**JUDUL:**

**ANALIS PENGARUH VARIABEL MAKROEKONOMI DAN KINERJA BANK TERHADAP KREDIT BERMASALAH PADA BANK UMUM DI INDONESIA**

**ISI:**

Penelitian ini bertujuan untuk menganalisis pengaruh variabel makroekonomi yaitu variabel tingkat pertumbuhan GDP, tingkat pengangguran dan faktor kinerja bank yaitu *Return on Equity* (ROE), *Capital Adequacy Ratio* (CAR), Biaya Operasional (BOPO), Ukuran Bank (SIZE) terhadap *Non Performing Loans* (NPL) pada Bank Umum di Indonesia. Analisis dalam penelitian ini menggunakan teknik regresi data panel dengan *time series* mulai dari 2009-2014 dan *cross section* sebanyak 108 bank umum di Indonesia.

Berdasarkan hasil analisis dengan metode pendekatan *Random Effect Model* (RAM) menunjukkan bahwa secara simultan variabel independen berpengaruh signifikan terhadap variabel dependen. Selanjutnya secara parsial variabel tingkat pengangguran, *Return on Equity* (ROE), dan rasio biaya operasional terhadap biaya operasional (BOPO) berpengaruh positif dan signifikan terhadap *Non Performing Loans* (NPL) pada Bank Umum di Indonesia periode 2009-2014. Variabel tingkat pertumbuhan GDP, *Capital Adequacy Ratio* (CAR), dan ukuran bank (SIZE) tidak berpengaruh signifikan terhadap *Non Performing Loans* (NPL).

**KATA KUNCI:** *Non Performing Loans* (NPL), data panel, *Random Effect Model* (RAM)

**DEPARTMENT OF NATIONAL EDUCATION  
ECONOMICS FACULTY AIRLANGGA UNIVERSITY**

**STUDY PROGRAMME : ECONOMICS**

**LIST NO. : .....**

***ABSTRACT***  
**BACHELOR THESIS**

NAME : HURIN NOVIAR

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ARRANGED YEAR : 2016

**TITLE:**  
**ANALYSIS OF INFLUENCE MACROECONOMI VARIABLE AND  
BANK PERFORMANCE ON *NON PERFORMING LOAN* OF  
COMMERCIAL BANK IN INDONESIA**

**CONTENT:**

The purpose of this research is to analyze and find out an influence GDP growth, unemployment rate, *Return on Equity* (ROE), *Capital Adequacy Ratio* (CAR), Operational Cost (BOPO), Bank size (SIZE) on *Non Performing Loans* (NPL) of commercial bank in Indonesia. This research using a panel regression with time series starting from 2009-2014 and with a cross section of 108 commercial banks in Indonesia.

Using the Random Effect Model approach the result showed that the independent variable affect the dependent variable simultaneously. Partially, the unemployment rate variable, *Return on Equity* (ROE), and Operational cost (BOPO) significant and positively affect *Non Performing Loans* (NPL) on commercial banks in Indonesia 2009-2014. Meanwhile GDP growth, *Capital Adequacy Ratio* (CAR), and bank size (SIZE) does not affect *Non Performing Loans* (NPL).

**KEYWORDS:** *Non Performing Loans* (NPL), panel data, *Random Effect Model* (RAM)